



US 20120286930A1

(19) **United States**

(12) **Patent Application Publication**
Kim

(10) **Pub. No.: US 2012/0286930 A1**

(43) **Pub. Date: Nov. 15, 2012**

(54) **AUTOMATED CARD INFORMATION
EXCHANGE PURSUANT TO A
COMMERCIAL TRANSACTION**

(76) Inventor: **Moon J. Kim**, Wappingers Falls,
NY (US)

(21) Appl. No.: **13/103,682**

(22) Filed: **May 9, 2011**

Publication Classification

(51) **Int. Cl.**
G06F 7/04 (2006.01)

(52) **U.S. Cl.** **340/5.82**

(57) **ABSTRACT**

In general, embodiments of the present invention relate to a card and associated methods for automated information

(static and dynamic) exchange pursuant to a commercial transaction. In a typical embodiment, the card (e.g., a credit card, a debit card and/or a smart card) comprises an energy component for providing power to the card and a back display (e.g., positioned on the back or magnetic strip side of the card) for displaying card information being used in the commercial transaction. Upon display, a terminal (e.g., a point of sale terminal) will scan/read the card information and generate a corresponding source validation code (SVC). An imager positioned on the back of the card will scan/read the SVC and card validation code (CVC) logic on the card will generate a CVC based on the SVC (e.g., based on a validation result of the SVC). A biometric reader positioned on a front side of the card will take a biometric reading from a user of the card and corresponding user validation code (UVC) logic will generate a UVC based on the biometric reading. The underlying commercial transaction can then be validated (e.g., by a server associated with the terminal or by validation logic on the card itself), a validation result can be displayed on a front display (e.g., positioned on the front side of the card).

